



Janet T. Mills  
Governor

STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL  
AND FINANCIAL REGULATION  
BUREAU OF INSURANCE  
34 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0034

Eric A. Cioppa  
Superintendent

### NOTICE OF RULEMAKING

Notice is hereby given that the Superintendent of Insurance will hold a public hearing on November 23, 2021 at 1:30 p.m. from the Department of Professional and Financial Regulation building, 76 Northern Avenue, Gardiner, Maine to receive comments concerning the adoption of proposed Rule Chapter 425, Long-Term Care Insurance. The hearing will be held by an audio-visual link, and instructions for registering for and attending the hearing remotely, by either audio-visual link or telephone, are on the Bureau of Insurance [website](#).

The purposes of the proposed rule are to increase the notice to policyholders of rate increases from 60 to 90 days prior to the approved rate increase, and to amend reporting requirements and to reflect changes in rating standards consistent with June 2014 amendments to the National Association of Insurance Commissioners Model Regulation. The proposal also makes changes to insurers' annual reporting requirements. Several other minor clarifying changes are proposed.

A copy of the proposed rule is at <https://www.maine.gov/pfr/insurance/legal/rules/index.html>.

The rule is proposed in accordance with 24 M.R.S. §§ 2316 and 2321 and by 24-A M.R.S. §§ 212, 2412, 2413, 2414, 2736, 5071, 5072, 5073, 5074, 5075, 5077, 5078, 5080, 5083, and 5084.

The primary source of information relied upon by the Bureau of Insurance in developing the proposed rule is Bureau staff's professional judgment.

All interested persons are invited to provide oral comments at the hearing or to submit written comments. Written comments must be received no later than December 6, 2021 at 4:30 p.m. and should be addressed to: Brittnee Greenleaf, 34 State House Station, Augusta, ME 04333-0034 or [Brittnee.L.Greenleaf@maine.gov](mailto:Brittnee.L.Greenleaf@maine.gov). A copy of the statement of impact on small business may be obtained from Ms. Greenleaf.

The Department of Professional and Financial Regulation does not discriminate on the basis of disability in the admission to, access to, or operation of its programs, services or activities. Individuals in need of auxiliary aid for effective communication in the hearing are invited to make their needs and preference known to Ms. Greenleaf either by e-mail or telephone at (207) 624-8491, sufficiently in advance of the hearing so that appropriate arrangements can be made.

DATED: October 22, 2021

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Eric A. Cioppa  
Superintendent of Insurance